

Coast Guard Flag Voice 126

TRICARE ENHANCEMENTS FY01

The FY01 National Defense Authorization Act (NDAA) *significantly* improves the health care benefit to active duty members, their eligible family members, retirees and their eligible family members. In particular, Congress has made good on the promise "health care for life" by providing TRICARE for retirees 65+ years of age. These improvements now make the health care benefit offered to service members and their families among the **most comprehensive offered by any employer!** In addition, TRICARE Business Practice Improvements scheduled for implementation by 1 OCT 2001 will also improve TRICARE. Paperwork and waiting times should be reduced making TRICARE more responsive to customer needs.

It is important to note that most of these benefits will take some time to implement, and that they will not take effect immediately. We are working with DOD in developing the implementing policies and procedures. These will be provided when available via future Flag Voices and ALCOASTS. Although many details still need to be worked out, I would like to discuss the major changes coming soon and provide some recommended actions that will help ensure a smooth transition to your new TRICARE entitlements.

The following steps are recommended *now* to ensure your eligibility for the new benefits once they become effective:

Consider MEDICARE part B for retirees over 65. Many benefits to the retirees over 65 will require participation in part B of MEDICARE.

Verify TRICARE enrollment of Active Duty members to protect benefits of family members (details discussed later).

Keep all receipts and explanation of benefits (EOB) statements, especially for family members in remote areas on TRICARE Standard.

Remain enrolled in any supplemental insurance plan.

The following summary represents the most significant aspects of the new law:

Retirees:

Reduces retiree catastrophic cap under TRICARE Extra and TRICARE Standard Programs from \$7,500 to \$3,000.

A pharmacy benefit will be provided to our dual-eligible military retiree/Medicare-eligible personnel effective 1 April 2001. All retirees who became Medicare-eligible prior to 1 April 2001 will receive this benefit. All retirees who become Medicare-eligible on or after 1 April 2001 must be enrolled in Medicare Part B to receive this benefit. This benefit includes national mail order and retail pharmacy services.

Medicare-eligible beneficiaries become eligible for TRICARE effective 1 October 2001. Medicare will be first payer and TRICARE will be the second payer. All beneficiaries must be enrolled in Medicare Part B for TRICARE to serve as second payer.

The health care entitlement for Medicare-eligible beneficiaries will be funded, beginning in fiscal year 2003, through the Department of Defense Medicare-eligible Retiree Health Care Fund established by the Department of Treasury.

The TRICARE Senior Prime demonstration program is extended through 31 December 2001.

Active Duty:

The TRICARE Prime Remote (TPR) program will be expanded by 1 October 2001 to active duty family members collocated with active duty members stationed in the US who are eligible for TRICARE Prime Remote.

Active duty family members enrolled in TRICARE Prime will no longer have copayments for civilian health care services under TRICARE Prime (except prescription drugs), effective within 180 days of the enactment of the law (28 April 2001).

The chiropractic health care demonstration became a permanent benefit for active duty personnel at designated military treatment facilities (MTF) worldwide. A five-year phased-in implementation will begin in 2001.

Other:

An Individual Case Management Program for Persons with Extraordinary Conditions (ICMP-PEC) was funded. In selected cases, the program allows waiver of TRICARE limitations on health care coverage, including coverage of custodial care services for persons with exceptional conditions. Applicability/scope still pending at this time.

While not immediate, over the next 5 years as TRICARE contracts are renewed, MTF non-availability statement/preauthorization for TRICARE Standard will be eliminated.

UNTIL THE FINAL IMPLEMENTING RULES ARE PUBLISHED, MEMBERS SHOULD KEEP A COPY OF ALL HEALTH CARE RECEIPTS AND TRICARE STANDARD EXPLANATIONS OF BENEFITS FOR CARE RECEIVED IN A TPR AREA FROM 30 OCT 00 UNTIL 1 OCT 01.

MEMBERS SHOULD NOT CANCEL EXISTING SUPPLEMENTAL INSURANCE POLICIES.

NOTE: At this time, one of the key factors which will be used in determining eligibility for the TRICARE Remote for Family Members benefit will be the formal enrollment of the active duty member in TRICARE. This requires the active duty member to fill out an enrollment form. Although we had a recent service-wide drive to enroll all of our active duty members in TRICARE, the biggest step a service member can take to ensure earliest TPR eligibility for their family member is to verify the active duty member's actual enrollment in TRICARE. The easiest way to verify your enrollment is to contact the TRICARE contractor at the toll-free number for your region listed below. This may be especially important to individual service members who have executed a recent PCS transfer:

TRICARE ENROLLMENT verification:

Region 1 1-888-999-5195

Region 2 1-800-931-9501

Region 3 & 4 1-800-444-5445

Region 5 1-800-941-4501

Region 6 1-800-406-2832

Region 7 & 8 1-888-874-9378

Region 9,10, 12 1-800-242-6788

Region 11 1-800-404-0110

Europe 1-888-777-8343

Latin America 011-507-284-6977

Puerto Rico 1-877-616-5963

Pacific 1-808-433-6847

Another key factor regarding eligibility will be that the active duty family member and the active duty service member have the same address in the Defense Enrollment Eligibility Reporting System (DEERS). Eligible beneficiaries may update their addresses in DEERS in a number of ways, listed below.

Visiting local personnel offices that have an ID card facility.

Calling the Defense Manpower Data Center Support Office (DSO) Telephone Center at 1-800-538-9552. The best time to call the Telephone Center is Wednesday - Friday, between 9 - 3 (Pacific Time) to avoid delays.

Faxing address changes to 1-831-655-8317.

Mailing the change information to the DSO, Attn: COA, 400 Gigling Road, Seaside, CA 93955-6771.

Visiting a military treatment facility.

Emailing information to <u>addrinfo@osd.pentagon.mil</u> and include the following information:

Sponsor's Name and Social Security Number

Name(s) of other family members affected by the address change

Effective date of address information

Telephone number (to include area code), if available

Note: Internet users should use all lowercase letters because some email systems are case sensitive.

To <u>change</u> information <u>other than address data</u>, beneficiaries may visit an ID card facility, mail or fax changes with appropriate documentation to the address/numbers provided above. To learn what documentation is required, call an ID card facility or the DSO toll-free number, 1-800-538-9552. The hours of operation for DSO are Monday-Friday (excluding Federal Holidays), 0600-1530 (Pacific Time).

As you can see, this legislation should significantly enhance your military medical benefit. However, the

details are far from complete, and it will take several years for the changes to be fully implemented. The Coast Guard is working with DOD to develop detailed implementation guidance on these improvements. Again, additional information will be provided as soon as available. Other websites which also can be periodically visited and contain information on TRICARE benefits are:

http://www.tricare.osd.mil/ndaa

http://www.mytricare.com

For beneficiaries over 65:

http://www.medicare.gov

1-800-MEDICARE (1-800-633-4227)

SUBJ: GIFT CALLING CARDS FROM THE COAST GUARD FOUNDATION

Regards, FL Ames

ALCOAST 468/00

COMDTNOTE 5370

1. IN CONJUNCTION WITH THIS HOLIDAY SEASON, THE COAST GUARD FOUNDATION, A PRIVATE NON-PROFIT ORGANIZATION WITH A LONG TRADITION OF SUPPORTING THE COAST GUARD AND ITS PERSONNEL AND FAMILIES, HAS GRACIOUSLY DECIDED TO PROVIDE EVERY ACTIVE DUTY ENLISTED MEMBER OF THE COAST GUARD WITH A COMPLIMENTARY 10-MINUTE CALLING CARD. THE COAST GUARD FOUNDATION HOPES THAT ITS DECISION WILL MAKE IT EASIER FOR ENLISTED PERSONNEL TO CONTACT THEIR FAMILIES, FRIENDS AND LOVED

ONES DURING THIS IMPORTANT TIME OF THE YEAR.

- 2. EACH COMPLIMENTARY CALLING CARD SENT TO AN ENLISTED MEMBER BY
 THE COAST GUARD FOUNDATION CONSTITUTES A GIFT TO THAT MEMBER.
 THE CHIEF COUNSELS OFFICE HAS DETERMINED THAT EACH ENLISTED MEMBER
 CAN LAWFULLY ACCEPT AND USE THE CALLING CARD GIFT.
- 3. PURSUANT TO COAST GUARD DIRECTIONS, THE COAST GUARD FOUNDATION
 WILL USE REGULAR MAIL TO SEND THE CALLING CARD GIFTS TO EACH
 RECIPIENTS COAST GUARD ADDRESS. ALL COMMANDERS ARE DIRECTED TO
 COMPLETE DELIVERY OF THE GIFT ENVELOPES USING THEIR INTERNAL MAIL
 DELIVERY SYSTEMS.
- 4. THE COAST GUARD FOUNDATION HOPES THAT THIS GIFT WILL HELP

 MAKE THIS A JOYOUS HOLIDAY SEASON FOR ALL ENLISTED MEMBERS WHO HAVE

 WORKED SO HARD THROUGHOUT THE YEAR TO DEFEND THIS COUNTRY, ITS SHORES

 AND ITS CITIZENS.

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